

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:	:	CASE NO. 22-21258-GLT
	:	
Sam M. Burns,	:	CHAPTER 13
	:	
Debtor	:	

Sam M. Burns,	:	Docket No.
	:	
Movant	:	Hearing Date & Time:
	:	April 30, 2025 at 10:00 AM
vs.	:	
	:	
US Bank Trust National Association	:	
Not in its individual capacity but	:	
Solely as Owner Trustee for	:	
VRMTG Asset Trust,	:	
Respondent	:	
	:	
and	:	
	:	
Ronda J. Winnecour, Esquire,	:	
Chapter 13 Trustee,	:	
	:	
Additional	:	
Respondent	:	

Supplemental Exhibit



DO NOT SEND MAIL OR PAYMENTS TO THIS ADDRESS
P.O. Box 619063 • Dallas, TX 75261-9063

0-811-10710-0001322-001-1-000-010-000-000



SAM M BURNS
KERRI L BURNS
370 MURDOCKSVILLE RD
CLINTON PA 15026-1316

Account Number	0691848683
Next Due Date	04/01/2025
Payment Amount	\$18,743.99

Phone: 800-365-7107
Website: www.shellpointmtg.com

Explanation of Payment Amount (Post-Petition Payment)	
Principal	\$549.02
Interest	\$865.36
Escrow (Taxes and Insurance)	\$938.55
Less Buydown	\$0.00
Regular Monthly Payment	\$2,352.93
Total Fees and Charges	\$30.00
Past Unpaid Amount	\$16,361.06
Total Payment Amount	\$18,743.99

This payment amount does not include any amount that was past due before you filed for bankruptcy.

Bankruptcy Messages

If your bankruptcy requires you to send your regular monthly payments to the Trustee, you should pay the Trustee instead of us. Please contact your attorney or the Trustee if you have questions.

Our records show that you are a debtor in bankruptcy.

We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.

If you want to stop receiving statements, write us.

Important Messages

***Partial Payments:** Any partial payments listed here are not applied to your mortgage, but instead are held in one or more separate suspense accounts. Once we receive funds equal to a full monthly payment, we will apply those funds to your mortgage.

We have not received all your mortgage payments due since you filed for bankruptcy.

If You Are Experiencing Financial Difficulty: See back for information about mortgage counseling or assistance.

This statement may not show recent payments you sent to the Trustee that the Trustee has not yet forwarded to us. Please contact your attorney or the Trustee if you have questions.

The information contained in this statement may not include payments made directly to the Trustee and may not be consistent with the Trustee's records. Please contact your attorney or the Trustee if you have questions.

Total Fees/Paid Unpaid Amount/Total Payment Amount*. Please be advised that post-petition fees, expenses or charges reflected on this statement might be subject to additional disclosure requirements under Rule 3002.1 of the Federal Rules of Bankruptcy Procedure. In the event such post-petition fees, expenses or charges are disallowed by the bankruptcy court, a subsequent waiver will be applied to your account.

Past Payments Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$0.00	\$518.11
Interest	\$0.00	\$896.27
Escrow	\$0.00	\$554.81
Fees/Late Charges	\$0.00	\$0.00
Partial Payment(Unapplied)*	\$0.00	\$159.94
Total	\$0.00	\$2,129.13

Account Information

Outstanding Principal	\$138,258.94
Interest Rate	7.7500%
Prepayment Penalty	None
Property Address:	370 MURDOCKSVILLE RD CLINTON PA 15026
Contractual Due Date:	August 1, 2024
Current Escrow Balance	-\$2,451.83
Deferred Principal	\$0.00
Deferred Interest	\$0.00
Assistance Balance	\$0.00
Reserve Balance	\$0.00
Maturity Date	06/01/2037

Additional Messages

For questions regarding the servicing of your loan, please contact us at 800-365-7107 Monday-Friday 8:00AM-9:00PM, and Saturday 10:00AM-2:00PM Eastern Time.

See Total Payment Amount Breakdown on page 2.

For information about your payments, total amount due, and any additional payment history, see reverse side.

Summary of Amounts Past Due Before Bankruptcy Filing (Pre-Petition Arrearage)

Paid Last Month	\$0.00	This box shows amounts that were past due when you filed for bankruptcy. It may also include other allowed amounts on your mortgage loan. The Trustee is sending us the payments shown here. These are separate from your regular monthly mortgage payment.
Total Paid During Bankruptcy	\$0.00	
Current Balance	\$35,581.39	

Note: If the pre-petition arrearage amount is being disputed, or has not yet been determined by us, this statement may include an unresolved amount of the pre-petition arrearage.

Detach and return with payment.